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Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number 10/622,836 Filing Date July 18, 2003 First Named Inventor Adrian KOSTER Group Art Unit 2131 Examiner Name 	
Sheet	1	of	2	Attorney Docket Number PTT-176 (402817US)	

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature	/Charles Agwumezie/	Date Considered	08/01/2006
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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449B/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/622,836
		Filing Date	July 18, 2003 <i>Oct 31 2003</i>
		First Named Inventor	Adrian KOSTEL
		Group Art Unit	2131
		Examiner Name	
Sheet	2	of	2
		Attorney Docket Number	
		PTT-176 (402817US)	

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
CA		AH. M. Gerdes et al, "Mobile Payment Solutions", Proceedings IFIP Conference on E-Commerce, 2001, pps. 629-642.	

Examiner Signature	/Charles Agwumezie/	Date Considered	08/01/2006
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